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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/241,188	02/01/1999	MICHAEL BLANDINA	10655.7117	8363

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EXAMINER

ZURITA, JAMES H

ART UNIT PAPER NUMBER

3625

DATE MAILED: 05/30/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/241,188

Applicant(s)

BLANDINA ET AL.

Examiner

James Zurita

Art Unit

3625

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 20 May 2002.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 20-35 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 20-35 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Response to Amendment

Applicant's request for reconsideration of the finality of the rejection of the last Office action is persuasive and, therefore, the finality of that action is withdrawn.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 20-35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schein et al. U.S. Patent 6,226,623 (Schein) in view of Owens et al. (US Patent 6,047,267). [note: Owens was previously disclosed in the final rejection on 26 April 2000 of parent application 09/105406. Application 09/105406 was abandoned on 22 November 2000 for failure to respond to the final action. A copy of Owens is provided as a courtesy.]

As per claim 20, Schein discloses a system for facilitating a plurality of stored value products, the system comprising:

- (a) a database facilitating the storage and retrieval of customer data, merchant data, and a plurality of data items (see at least, Col. 9, lines 42-47);
- (b) a transaction capture module configured to receive transaction data from a point-of-sale terminal configured to receive at least one of said plurality of stored value

- products (see at least, Col. 10, lines 41-56; Col. 20, lines 51-67; Col. 20, lines 51-67); and
- (c) a database server configured to support each of said stored value products, to receive said transaction data from said transaction capture module, and to route said transaction data among said plurality of stored value products; (see at least, Col. 9, line 62-Col. 10, line 7);
 - (d) wherein each of said stored value products comprises a plurality of data items retrieved from said database (see at least, Col. 7, lines 13-33, describing service providers, financial institutions and their products, including stored-value products), and
 - (e) wherein each of said plurality of data items provides a function that is available to each of the plurality of stored value products such that each of said plurality of stored value products is allowed to retrieve said customer data and said merchant data from said database (see at least, Col. 10, lines 41-56).

As per claim 21, Schein discloses a report generating system in communication with said database server, wherein the report generating system is configured to assemble reports based at least in part upon said transaction data (see at least, Col. 6, lines 53-65).

As per claims 22 and 23, Schein discloses an authorization server in communication with the database server and the point-of-sale terminal and wherein the point-of-sale terminal is configured to query the authorization server for transaction

approvals (see at least, Col. 2, lines 7-17; Col. 22, lines 4-24; Fig. 13, Fig. 2, items 28, 46; Col. 3, lines 53-63; Col. 22, lines 4-24).

As per claim 24, Schein discloses a plurality of clients, each client corresponding to one of a plurality of stored value products, and wherein each client communicates with the database server (see at least, Col. 7, lines 13-33, describing service providers, financial institutions and their products).

As per claim 25, Schein discloses a plurality of data items comprising consumer information that is available to each of a plurality of stored value products (see at least, Col. 10, lines 41-56).

As per claims 26 and 27, Schein discloses that a plurality of data items may comprise merchant information available to each of a plurality of stored value products (see at least, Col. 10, lines 41-56).

As per claim 28, Schein discloses a server facilitating the operation of a plurality of stored value programs, the server comprising:

- (a) a digital computer in communication with a database maintaining consumer information, merchant information and a plurality of data items (see at least, Col. 9, line 42-Col. 10, line 7);
- (b) wherein each of said plurality of data items is configured to facilitate a particular function and to associate with each of said plurality of stored value programs (see at least, Col. 7, lines 13-33, describing service providers, financial institutions and their products), and

- (c) wherein each of said plurality of stored value programs accesses said consumer information and said merchant information via at least one of said plurality of data items (see at least, Col. 10, lines 41-56);
- (d) such that said consumer information and said merchant information is available to each of said plurality of financial products through a common interface (see description of a common interface called a Global Integration Facility/GIF Col. 14, lines 36-51).

As per claim 29, Schein discloses a method of facilitating financial transactions at a server, the method comprising the steps of:

- (a) selecting a first (or second) plurality of data items from said repository of data items to form a first (or second) stored value program, said first (or second) stored value program corresponding to a first (or second) financial product (see at least Col. 3, line 65-Col. 6, line 65 for description of the art related to forming a first stored value program and its corresponding financial product; Col. 4, lines 39-5Col. 11, lines 11-48; Col. 12, lines 21-49 describing linking of various customer accounts and financial products); and
- (b) accessing a database comprising consumer information and merchant information such that said first and second stored value programs interact with said database via said first and second pluralities of data items, respectively, to implement said first and second financial products, respectively (see at least Col. 7, lines 13-33; Col. 10, lines 41-56) .

As per claim 30, Schein discloses receiving a transaction request from a point of sale terminal, said transaction request corresponding to one of said financial products (see at least Col. 10, lines 41-56, Col. 15, lines 41-52; Col. 20, lines 51-67; Col. 21, line 1-Col. 22, line 3).

As per claims 31, 32 and 33, Schein discloses determining a financial product corresponding to a transaction request at a transaction server, and further comprising a step of processing a transaction request in accordance with a first (or *nth*) plurality of data items if a transaction request corresponds to a first financial product (or *nth*). See at least, Col. 10, lines 41-Col. 12, line 49, describing the types of information available from the database. The information on the database is available for each transaction, and the transaction request is linked to a customer's products. A customer may have many products, each product associated with an object. These data items may also be referred to as a first through *nth* product.

As per claims 34 and 35, Schein discloses separating a first and second financial product based upon a key value where said key value corresponds to a business unit. (see at least, Col. 5, lines 5 -Col. 67; Col. 6, line 7-Col. 7, line 46; Col. 10, lines 41- Col. 11, line 10 describes Database Management Systems. Database systems rely on unique and non-unique keys to store and access information. A key may identify CITIBANK, see at least, or a key may identify the CMMA CITIBANK MONEY MANAGEMENT ACCOUNT, as a separate business unit, if desired).

In summary, Schein discusses financial products, including stored value products such as smartcards and ATM cards (see at least Coll. 7, lines 13-34). Client computers

are connected to other servers outside the home via the Internet (see at least Fig. 3, and Col. 15, line 53-Col. 16, line 7, Col. 21, lines 4-36; Col. 9, lines 57-Col. 10, line 7). Schein mentions several types of persistent repository mechanisms, including DB2, ORACLE (Col. 9, lines 1-67; see also application, page 17, lines 16-3). Schein discloses that other data models and structures may be applied (see at least Col. 6, lines 7-45) and points out problems that arise when several sections in a company maintain application-specific data and programs (see at least Col. 6, lines 25-44). Classes and objects are another way of modeling and structuring data in persistent storage.

Schein does not use the words class and objects. These words are found when one uses a data model called the "object-oriented" model.

Owens discloses the use of relational databases in an object-oriented design in a multi-product on-line and Internet environment (see at least Abstract, Col. 1, lines 1-Col. 2, line 60, Col. 5, lines 36-Col. 7, line 30). Owens discloses a system for administering a plurality of financial resources in an object-oriented paradigm where persistent storage takes place in relational database management scheme (see at least references to SQL, the Structured Query Language that is used to access relational databases, Col. 1, lines 19-60).

Owens describes systems and methods for a system architecture that includes relational database information may be implemented in an object-oriented paradigm (see at least Co. 5, line 35-Col. 6, line 10).

Therefore, it would have been obvious to one of ordinary skill in the art of electronic-commerce to combine Schein and Owens to apply an object-oriented paradigm and describe plurality of financial products in terms of plurality of classes and plurality of objects.

One of ordinary skill in the art of electronic-commerce would have been motivated to combine Schein and Owens to apply an object-oriented paradigm and describe plurality of financial products in terms of plurality of classes and plurality of objects for the obvious reason that the use of objects and classes to describe data allows a clearer view of how data interacts with business applications. Applying object-oriented terms permits one of ordinary skill in the art to reuse program code (classes) by instantiating a class into one or more objects that correspond to data items retrieved and used by different sub-systems.

Regardless of what name one applies to persistent data, the information on the database is available for each transaction, and the transaction request is linked to a customer's products. In an object-oriented world, a customer may continue to have many products, each product associated with an object. This plurality of *objects* may also be referred to as a first, second, through nth product).

Response to Remarks

Applicant's arguments with respect to claims 1-19 have been considered but are moot in view of applicant's cancellation of these claims, and substitution of new claims 20-35 and in view of the new ground(s) of rejections applied to claims 20-35.

In response to applicants' arguments with respect to claims 20-35, the examiner apologizes for any confusion and puts forth new arguments using the same art and references. Owens et al, (US Patent 6,047,267), was previously disclosed in the final rejection on 26 April 2000 of parent application 09/105406. Application 09/105406 was abandoned on 22 November 2000 for failure to respond to the final action. A copy of Owens is provided as a courtesy.

Applicant argues that Schein is not concerned with building or operating stored value products and as such would have no need for a database or repository of objects suited for such a purpose. In reply, Schein teaches storage in a repository (see at least Col. 9, line 41-Col. 13, line 57). The types of data stored may include customer demographic and transaction information. The repository may also store executable code and instructions, as taught in at least Col. 13, lines 31-67, and includes means to allow uses to build programs for searching the central database (Col. 11, line 15-20).

Schein discusses financial products, including stored value products such as smartcards and ATM cards (see at least Col. 7, lines 13-34). Client computers are connected to other servers outside the home via the Internet (see at least Fig. 3, and Col. 15, line 53-Col. 16, line 7, Col. 21, lines 4-36; Col. 9, lines 57-Col. 10, line 7). Schein mentions several types of persistent repository mechanisms, including DB2, ORACLE (Col. 9, lines 1-67; see also application, page 17, lines 16-3). Schein discloses that other data models and structures may be applied (see at least Col. 6, lines 7-45). Schein points out problems that arise when several sections in a company maintain application-specific data and programs (see at least Col. 6, lines 25-44).

These teachings are the basis for the rejections.


Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to James Zurita whose telephone number is 703-605-4966. The examiner can normally be reached on 8:30 am to 5:00 pm, M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Wynn Coggins can be reached on 703-308-1344. The fax phone numbers for the organization where this application or proceeding is assigned is 703-305-7687 for all Official Communications (both regular and After Final).

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

JZ
James Zurita
Patent Examiner
Art Unit 3625
May 23, 2002


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